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# Invest in America with U.S. Savings Bonds

There's no time like the present to prepare for a secure tomorrow. Whether you are saving for a new home, car, vacation, education, retirement, or a rainy day, United States (U.S.) Savings Bonds can help you reach your goals with tax benefits and market-based yields.

Savings Bonds are appealing to investors for several reasons:

## Safety and Security

Since U.S. Savings Bonds are backed by the full faith and credit of the U.S. Government, they are one of the safest investments. Unlike other investments whose values can go up and down, savings bonds are designed never to lose value. Bonds may be replaced if lost, stolen, or destroyed.



### **Return on Investment**

The **Series EE** Savings Bond you buy today will earn current market-based rates for up to 30 years. The inflation-indexed **Series I** Savings Bond earns an adjustable interest rate that keeps your savings growing over inflation for up to 30 years. Due to recent changes made by the Treasury Department, the interest rates of Savings Bonds are now more competitive with the interest rates of other savings plans.

#### **Tax Advantages**

Interest earned on U.S. Savings Bonds is exempt from State and local income tax. You can defer paying Federal income tax on the interest until your bonds mature or you redeem them, whichever is first. Using savings bonds to pay for some education expenses may offer additional federal tax benefits if all conditions are met.

#### **Good for America**

Buying US Savings Bonds is patriotic. The money invested in Savings Bonds directly helps finance our country's borrowing needs.

## Easy to Buy

You may purchase savings bonds:

- Through a simple payroll direct deposit deduction using Employee Express. https://www.employeeexpress.gov/.
- Through TreasuryDirect at <a href="http://www.savingsbonds.gov/indiv/indiv.htm">http://www.savingsbonds.gov/indiv/indiv.htm</a>. After opening a TreasuryDirect online account, you enjoy all the benefits of having online 24-hour access to manage your holdings, without having to keep track of paper securities.
- Through any bank or financial institution that serves as a Savings Bonds Agent.

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